

**Information to identify the case:**

Debtor 1	<u>Craig F. Warren</u>	Social Security number or ITIN	xxx-xx-6087
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lorraine L. Warren</u>	Social Security number or ITIN	xxx-xx-7614
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-12013-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig F. Warren

Lorraine L. Warren

7/13/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Craig F. Warren  
Lorraine L. Warren  
DebtorsCase No. 13-12013-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 62

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db/jdb  
cr  
cr  
+Craig F. Warren, Lorraine L. Warren, 7 Dennis Place, West Long Branch, NJ 07764-1309  
+PNC BANK, N.A., P. O. Box 9013, Addison, TX 75001-9013  
+PNC Bank, National Association, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
513650446 +Atlantic Ambulatory Anesthesia, PO Box 188, Little Silver, NJ 07739-0188  
513650449 +Beneficial, PO Box 182676, Columbus, OH 43218-2676  
513940344 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
513650456 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, PO Box 653000, Dallas, TX 75265)  
514529526 +CTECH Collections Inc., 5505 Nesconset Hwy., Ste. 200, Mt. Sinai, NY 11766-2026  
513927903 +Capital Recovery V, LLC, c/o Recovery Management Systems Corporat, PO Box 12931, Norfolk, VA 23541-0931  
513650451 Central Jersey Radiology, PO Box 809, Brewick, PA 18603-0809  
513650454 Emergency Medical Associates, PO Box 717, Livingston, NJ 07039-0717  
513650459 +Lab Corp, PO Box 2240, Burlington, NC 27216-2240  
513650461 +Monmouth Emergency Medical Assoc., PO Box 5786, Parsippany, NJ 07054-6786  
513650463 +Monmouth Medical Imaging, PO Box 1259 Dept. #88679, Oaks, PA 19456-1259  
513650464 Noth America Portrurs In Anestheisa, PO Box 49, Glenhead, NY 11545-0049  
516155786 +PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, Ohio 45342-5421  
514863568 +PNC Bank, National Association, Zucker, Goldbeg & Ackerman, LLC, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315  
513772159 +PNC Mortgage, 3232 Newmark Dr., Miamisburg, OH 45342-5433  
513650467 PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820  
517163750 Select Portfolio Servicing, PO Box 65450 Salt Lake City, UT 84165-045  
513650470 +Shrewsbury Surgery Center, LLC, 665 Shrewsbury Avenue, Shrewsbury, NJ 07702-4134  
513650471 +Spine And Pain Centers PA, 665 Shrewsbury Avenue Suite 202, Shrewsbury, NJ 07702-4134  
513650473 +Valley National Bank, 1445 Valley Rd., Wayne, NJ 07470-8438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 23:35:52 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 13 2018 23:35:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
513650445 +EDI: RMSC.COM Jul 14 2018 03:13:00 Amazon, PO Box 960013, Orlando, FL 32896-0013  
513811132 EDI: RESURGENT.COM Jul 14 2018 03:13:00 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
513650447 EDI: WFNBN.COM Jul 14 2018 03:13:00 Avenue, PO Box 659584, San Antonio, TX 78265-9584  
513650448 +E-mail/Text: ebn@barnabashealth.org Jul 13 2018 23:36:25 Barnabas Health, PO Box 903, Oceanport, NJ 07757-0903  
513650450 +EDI: CAPITALONE.COM Jul 14 2018 03:13:00 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
513650452 EDI: RCSDELL.COM Jul 14 2018 03:13:00 Dell Financial Services, PO Box 5292, Carol Stream, IL 60197  
513672920 +EDI: TSYS2.COM Jul 14 2018 03:13:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
513650453 +EDI: HFC.COM Jul 14 2018 03:13:00 Direct Merchant Bank, PO Box 17313, Baltimore, MD 21297-1313  
513650455 +EDI: RMSC.COM Jul 14 2018 03:13:00 GE Capital, PO Box 960061, Orlando, FL 32896-0061  
513959415 EDI: RMSC.COM Jul 14 2018 03:13:00 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
513650457 +EDI: HFC.COM Jul 14 2018 03:13:00 HSBC Card Services, PO Box 37281, Baltimore, MD 21297-3281  
513924683 +EDI: HFC.COM Jul 14 2018 03:13:00 HSBC MORTGAGE SERVICING, INC., POST OFFICE BOX 21188, EAGAN, MINNESOTA 55121-0188  
513891651 EDI: JEFFERSONCAP.COM Jul 14 2018 03:13:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302  
513891652 EDI: JEFFERSONCAP.COM Jul 14 2018 03:13:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302  
513650458 +EDI: WFNBN.COM Jul 14 2018 03:13:00 Justice, PO Box 659728, San Antonio, TX 78265-9728  
513650460 +EDI: TSYS2.COM Jul 14 2018 03:13:00 Macy's, PO Box 183083, Columbus, OH 43218-3083  
513650462 E-mail/Text: ebn@barnabashealth.org Jul 13 2018 23:36:25 Monmouth Medical Center, PO Box 903, Oceanport, NJ 07757-0903  
513905998 +EDI: OPHSUBSID.COM Jul 14 2018 03:13:00 OAK HARBOR CAPITAL VII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513650465 +EDI: RMSC.COM Jul 14 2018 03:13:00 Old Navy, PO Box 530942, Atlanta, GA 30353-0942  
514872118 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
514872119 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
513831755 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 62

Date Rcvd: Jul 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513907964 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery Associates, LLC,  
c/o Hsbc Bank Nevada, N.a, POB 41067, Norfolk VA 23541  
513914892 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery Associates, LLC, c/o Old Navy,  
POB 41067, Norfolk VA 23541  
513915698 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery Associates, LLC,  
c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541  
513914927 EDI: PRA.COM Jul 14 2018 03:13:00 Portfolio Recovery Associates, LLC,  
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
513650466 EDI: RMSC.COM Jul 14 2018 03:13:00 Pay Pal, PO Box 960080, Orlando, FL 32896-0080  
513761990 EDI: Q3G.COM Jul 14 2018 03:13:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
513650468 +EDI: DRIV.COM Jul 14 2018 03:13:00 Santander, PO Box 961245, Forth Worth, TX 76161-0244  
513658995 EDI: DRIV.COM Jul 14 2018 03:13:00 Santander Consumer USA, P.O. Box 560284,  
Dallas, TX 75356-0284  
513650469 +EDI: SEARS.COM Jul 14 2018 03:13:00 Sears, PO Box 183082, Columbus, OH 43218-3082  
517163751 +E-mail/Text: jennifer.chacon@spservicing.com Jul 13 2018 23:37:11  
Select Portfolio Servicing, PO Box 65450 Salt Lake City, UT 84165-045,  
Select Portfolio Servicing, PO Box 65450 Salt Lake City, UT 84165-0450  
513686905 +E-mail/Text: bncmail@w-legal.com Jul 13 2018 23:36:04 TARGET NATIONAL BANK,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
513800039 +E-mail/Text: bncmail@w-legal.com Jul 13 2018 23:36:04 TD Bank USA, N.A.,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
513650472 +EDI: WTRRNBNK.COM Jul 14 2018 03:13:00 Target National Bank, PO Box 59317,  
Minneapolis, MN 55459-0317  
516909833 +E-mail/Text: electronicbkydocs@nelnet.net Jul 13 2018 23:35:56  
U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911  
513650474 +EDI: RMSC.COM Jul 14 2018 03:13:00 Walmart, PO Box 981084, El Paso, TX 79998-1084  
TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
513668466\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)  
514124198\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302)  
514124199\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302,  
JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302)  
515000343\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)  
515000344\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541)  
513831828\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067,  
Norfolk VA 23541)

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 62

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Bunce Atkinson on behalf of Trustee Albert Russo bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor PNC Bank, National Association  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Melissa N. Licker on behalf of Creditor PNC BANK, N.A. NJ\_ECF\_Notices@buckleymadole.com  
Melissa N. Licker on behalf of Creditor PNC Bank, National Association  
NJ\_ECF\_Notices@buckleymadole.com  
Patrick Moscatello on behalf of Joint Debtor Lorraine L. Warren moscatellolaw1@gmail.com, moscatellolaw2@gmail.com;moscatellolaw2@comcast.net  
Patrick Moscatello on behalf of Debtor Craig F. Warren moscatellolaw1@gmail.com, moscatellolaw2@gmail.com;moscatellolaw2@comcast.net  
Rebecca Ann Solarz on behalf of Creditor BENEFICIAL FINANCIAL I INC. rsolarz@kmlawgroup.com  
TOTAL: 11